

# HIPAC BRIEF

## *Who are the Uninsured in South Carolina?*

### South Carolina: Population Distribution by Insurance Status, 1999 – 2000

All	SC #	SC %	US #	US %
Employer	2,220,070	59	163,679,980	59
Individual	169,280	4	12,928,240	5
Medicaid	373,720	10	28,633,930	10
Medicare	505,610	13	31,814,420	12
<b>Uninsured</b>	<b>520,800</b>	<b>14</b>	<b>38,683,440</b>	<b>14</b>
Total	3,789,470	100	275,740,020	100

Children 18 and Under	SC #	SC %	US #	US %
Employer	558,380	61	48,801,180	64
Individual	48,930	5	3,111,890	4
Medicaid	183,910	20	15,226,090	20
Medicare	3,190	0	257,930	0
<b>Uninsured</b>	<b>123,830</b>	<b>13</b>	<b>9,168,950</b>	<b>12</b>
Total	918,250	100	76,606,050	100

Adults 19 - 64	SC #	SC %	US #	US %
Employer	1,646,660	69	114,072,010	69
Individual	117,690	5	9,656,560	6
Medicaid	130,520	6	10,075,070	6
Medicare	77,630	3	3,082,750	2
<b>Uninsured</b>	<b>396,960</b>	<b>17</b>	<b>29,269,550</b>	<b>18</b>
Total	2,369,470	100	166,155,930	100

Women 19 – 64	SC #	SC %	US #	US %
Employer	918,480	74	59,638,520	70
Individual	52,870	4	4,972,250	6
Medicaid	102,560	8	6,373,150	7
<b>Uninsured</b>	<b>165,400</b>	<b>13</b>	<b>14,044,630</b>	<b>17</b>
Total	1,239,310	100	85,028,550	100

Men 19 – 64	SC #	SC %	US #	US %
Employer	807,400	71	57,730,760	71
Individual	55,930	5	4,469,790	6
Medicaid	35,260	3	3,701,920	5
<b>Uninsured</b>	<b>231,560</b>	<b>20</b>	<b>15,224,920</b>	<b>19</b>
Total	1,130,160	100	81,127,380	100

Sources: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on pooled March 200 and 2001 Current Population Surveys.  
Total US numbers are based on March 2001 estimates.

### Health Insurance Coverage: 1995 – 2001 – State Uninsured Rates

	US - %	Standard error	SC - %	Standard error	Source
1995	15.4	.1	14.6	.9	U.S. Bureau of The Census, March 1996, 1997 and 1998 Current Population Surveys
1996	15.6	.1	17.1	.9	
1997	16.1	.1	16.8	.9	
1998	16.3	.1	15.4	.9	U.S. Bureau of The Census, Current Population Survey, March 1999
2000	14.1	.1	11.9	1.3	U.S. Bureau of The Census, Current Population Survey, March 2001
2001	14.6 *				Center on Budget and Policy Priorities – Census Bureau data
2002	**				

From The Number of Americans without Health Insurance Rose in 2001 and Appears to be Continuing to Rise in 2002, Center on Budget and Policy Priorities, Revised 10/8/2002:

\* “New data and studies indicate the increase was due in large measure to the faltering economy, mounting health care costs, and the erosion of private health insurance coverage.”

\*\* “Several signs point to a significant increase in the ranks of the uninsured in 2002”, according to Leighton Ku, Senior Fellow at the Center on Budget and Policy Priorities. The new CDC study indicates an increase in the percentage of uninsured Americans in the first quarter of 2002.

WHY: (1) Unemployment has averaged 5.9% so far in 2002, compared to 4.7% on average in 2001, (2) Health care costs continue to rise dramatically, (3) States are facing budget crises which has caused reduced funding on Medicaid programs, (4) new Census data shows that percentage of people covered under employer-sponsored plans has dropped by one percent in 2001. This is particularly affecting groups with fewer than 25 employees.

\*\*\*\*\*

From 2002 Small Business Profile: South Carolina, U.S. Small Business Administration, Office of Advocacy:

Total Number of Employer Businesses in 2001: 89,300  
 Total Number of Small (U500) Businesses: 75,678  
 97.2%

Small employer businesses employed 46.5% of South Carolinians.

An estimated 117,112 individuals were self-employed in 2001.

### More Comparative Information for the U.S. Census Bureau:

	1996	2001
Estimated people in U.S. uninsured	41.7 million (15.6%)	41.2 million (14.6%)
% of Uninsured Poor People	30.8%	30.7%
Age	Young adults aged 18 –24 are more likely than other age groups to lack coverage (28.9%)	Young adults aged 18 –24 are more likely than other age groups to lack coverage (28.1%)
Race	Persons of Hispanic origin had the highest change of lacking coverage. Among the poor, African-Americans had the lowest uninsured rate.	Hispanics (66.8%) were less likely than non-Hispanic Whites (90%) to be covered by health insurance.
Education	The likelihood of being uninsured declined as the level of education rose.	The likelihood of being uninsured declined as the level of education rose.
Employment	Of the 142.9 million workers, 53.1% had employment-based health insurance policies in their own name. This varied by size of employer, with workers employed by companies with less than 25 employees being least likely to have employment-based health insurance policies in their own name.	Full time and part time workers were more likely to have health insurance (83%) than non-workers (75.3%), but among the poor, workers were less likely to be covered (51.3%) than non-workers (63.2%). Compared with 2000, the proportion who had employment-based policies in their own name fell for workers employed by firms with fewer than 25 employees, but was unchanged by larger firms.